

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Clifton Lewis Robinson, Sr.
 Debtor

Case No. 14-12219-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 12

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db +Clifton Lewis Robinson, Sr., 27 Lafayette Avenue, Coatesville, PA 19320-3914
 13295764 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13391351 Bank of New York as trustee for CWALT 2005-13CB, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 13290127 +Chester County Tax Claim Bureau, 313 W. Market Street, Ste. 3602, West Chester, PA 19382-2804
 13358523 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y 1000 blue Gentian Road, Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Oct 27 2018 02:58:30 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2018 02:58:12 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13280497 EDI: DISCOVER.COM Oct 27 2018 06:33:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025

13278389 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2018 02:57:16
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946

13324261 EDI: Q3G.COM Oct 27 2018 06:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

13270030 +E-mail/Text: philadelphia.bnc@ssa.gov Oct 27 2018 02:58:09 SOCIAL SECURITY ADMINISTRATION,
 PO BOX 3430, Philadelphia, PA 19122-0430

13345627 +EDI: WFFC.COM Oct 27 2018 06:33:00 Wells Fargo Bank, N.A.,
 Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,
 Fort Mill, SC 29715-7203

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

13474827* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13795598* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
 ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon, Et Al...
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
 JOSEPH ANGELO DESSOYE on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
 PAUL WILLIAM CRESSMAN on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
 RICHARD N. LIPOW on behalf of Debtor Clifton Lewis Robinson, Sr. richard@lipowlaw.com,
 ecflipow@gmail.com/r44824@notify.bestcase.com
 THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon, Et Al...
 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
 philaecf@gmail.com
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 9

Information to identify the case:					
Debtor 1	<u>Clifton Lewis Robinson Sr.</u>			Social Security number or ITIN	xxx-xx-4271
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 14-12219-amc					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Clifton Lewis Robinson Sr.

10/25/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.